

06-22-00

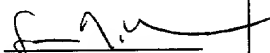
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06/21/00



I hereby certify that this document is being deposited with the U.S. Postal Service as Express Mail, Airbill No. EL387336349US, in an envelope addressed to: Box Patent Application, Assistant Commissioner for Patents, Washington, DC 20231, on the date shown below.

Dated: 6-21-00

Signature: 

Lana T. Brenner

Docket No. SCHW-800-(US)

(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Christopher Kershaw, et al.

Serial No.: New patent application

Group Art Unit: Not Yet Assigned

Filed: Herewith

Examiner: Not Yet Assigned

For: SYSTEM AND METHOD FOR COMPARING
ATTRIBUTES OF DOCUMENTS



TRANSMITTAL LETTER

Assistant Commissioner for Patents
Washington, DC 20231

Dear Sir:

Enclosed are the following items for filing in connection with the above-referenced Patent Application:

1. Utility Application;
2. Transmittal-New Utility Patent Application;
3. Assignment by Inventor;
4. Recordation Form Cover Sheet;
5. Transmittal Letter; and
6. Two (2) checks totaling the amount of \$808.

Two (2) checks totaling the amount of \$808.00 covering the required fees for filing the application with additional claims (\$768.00) and recordation of the assignment document (\$40.00) are enclosed.

+

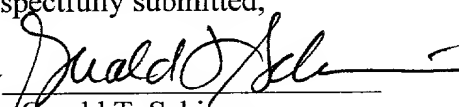
06/21/00 09/598889

The Commissioner is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 12-1420. A duplicate copy of this paper is enclosed..

Dated: June 21, 2000

Respectfully submitted,

By


Mr. Gerald T. Sekimura

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NEW UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Docket No.

SCHW-800-(US)

Total pages in this submission

TO THE ASSISTANT COMMISSIONER FOR PATENTS

Box Patent Application
Washington, DC 20231

Transmitted herewith for filing under 35 U.S.C. 111(a) and 37 CFR 1.53(b) is a new utility patent application for an invention entitled:

SYSTEM AND METHOD FOR COMPARING ATTRIBUTES OF DOCUMENTS

and invented by:

Christopher Kershaw, et al.

IF A CONTINUATION APPLICATION, check appropriate box and supply requisite information below and in a preliminary amendment:

☐ Continuation ☐ Divisional ☐ Continuation-in-part (CIP)

of prior application No.: _____

Enclosed are:

Application Elements

1. ☒ Filing fee as calculated and transmitted as described below.
2. ☒ Specification having 14 pages(s) and including the following:
 - a. ☒ Descriptive title of the invention
 - b. ☐ Cross references to related applications (if applicable)
 - c. ☐ Statement regarding Federally-sponsored research/development (if applicable)
 - d. ☐ Reference to microfiche appendix (if applicable)
 - e. ☒ Background of the invention
 - f. ☒ Brief summary of the invention
 - g. ☒ Brief description of the drawings (if drawings filed)
 - h. ☒ Detailed description
 - i. ☒ Claims as classified below
 - j. ☒ Abstract of the disclosure

jc498 U.S. PTO
09/598889



Application Elements (continued)

3. ☒ Drawing(s) *(when necessary as prescribed by 35 U.S.C. 113)*
☐ Formal ☒ Informal Number of sheets: 7
4. ☒ Oath or Declaration
 a. ☒ Newly executed (original or copy) ☐ Unexecuted
 b. ☐ Copy from a prior application (37 CFR 1.63(d) *(for continuation/divisional applications only)*)
 c. ☐ With Power of Attorney ☒ Without Power of Attorney
5. ☐ Incorporation by reference *(usable if Box 4b is checked)*
 The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.
6. ☐ Computer program in microfiche
7. ☐ Genetic sequence submission *(if applicable, all must be included)*
 a. ☐ Paper copy
 b. ☐ Computer-readable copy
 c. ☐ Statement verifying identical paper and computer readable copies
8. ☒ Assignment

Accompanying Application

9. ☒ Assignment papers *(cover sheet & document(s))*
10. ☐ 37 CFR 3.73(b) statement *(when there is an assignee)*
11. ☐ English translation document *(if applicable)*
12. ☐ Information Disclosure Statement/PTO-1449 ☐ Copies of IDS citations
13. ☐ Preliminary Amendment
14. ☒ Acknowledgment postcard
15. ☐ Certified copy of priority document(s) *(if foreign priority is claimed)*
16. ☐ Certificate of Mailing
☐ First Class ☒ Express Mail (Label No.: EL387336349US)
17. ☐ Small Entity statement(s) -- # submitted *(if Small Entity status claimed)*

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
APPLICATION FOR U.S. LETTERS PATENT

Title:

SYSTEM AND METHOD FOR COMPARING ATTRIBUTES OF DOCUMENTS

Inventors:

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PATENT

SYSTEM AND METHOD FOR COMPARING ATTRIBUTES OF DOCUMENTS

Inventors: Christopher Kershaw
Darin Rock
Terri Wolf

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TECHNICAL FIELD

The present invention is directed generally to a system and method for comparing attributes of documents, and more particularly to a system and method using a browser to retrieve and compare
10 categories of information for different items being compared.

BACKGROUND OF THE INVENTION

Presently, when brokerage company customer representatives seek to advise customers about investments using present systems and methods, it is often difficult for them to respond to customer questions
15 about the relative characteristics of different mutual funds, for example. At present, in order to compare and contrast many of the important details of mutual funds, it is necessary to switch back and forth between multiple web pages to review relevant information for different funds.

In the prior art, such as that available on "schwab.com," the
20 website of the assignee of the subject application, a user can compare up to five (5) funds at a time, however, only summary information is available for such comparison. To access a full report on a fund, the user needs to click on the fund name, which brings up the fund report. However, to view the report for another fund, the user needs to click on
25 that fund's name, which brings up that other fund's report in place of the previous report. Alternatively, the user can toggle between windows, each of which has the website on a browser, but pointed at the reports of different funds.

As can be appreciated, these prior methods for comparing
30 information are cumbersome and time consuming to use.

SUMMARY OF THE INVENTION

The above and other problems and disadvantages of prior systems and methods are overcome by the present invention of a system and method for comparing information from different sources in which anchor links identifying categories of information are embedded within reports on a plurality of items to be compared, and in which a plurality of dynamic frames are provided in a visual display, each frame displaying the portion of a report for a different one of the plurality of items to be compared, which portion corresponds to a designated common anchor link.

In one embodiment of the present invention, a client terminal displays a navigational frame which interacts with the plurality of dynamic frames and with a server. Identification of the items to be compared is received through the navigational frame, and the client terminal communicates with the server to cause the server to provide reports on the identified items. These reports include embedded anchor links which identify, and are placed at the location of, categories of information contained in the reports. Also received through the navigational frame is the designation of an anchor link selected by the user for viewing. Upon receipt by the client terminal of the reports from the server, the portion of each report corresponding to the designated anchor link are displayed in the plurality of dynamic frames, each one of the plurality of dynamic frames displaying the information for a different one of the reports.

The use of dynamic frames and anchor links embedded within the information permits a simultaneous comparison, on a single screen, of common categories of information about a plurality of different items, such as different mutual funds. Not only is the comparison simultaneous, but the user is also able to navigate to other common

categories of information about the different items simply by clicking on the desired category in the navigational frame. The display provided in dynamic frames is then shifted to the location of the designated anchor link in each of the reports being display. In this manner, a simple, quick and efficient method and system for comparing information about different items is provided.

These and other features and advantages of the present invention will be more readily understood upon consideration of the following detailed description and accompanying drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

Fig. 1 illustrates the navigational frame and the dynamic frames of a two-fund comparison embodiment of the present invention.

Fig. 2 illustrates the relationship between the items and anchor links designated in the navigational frame and the anchor links embedded in the reports on the designated items, and the portions of the reports which are displayed in the dynamic frames, in accordance with the present invention.

Fig. 3 illustrates the interaction between a client terminal, on which the navigational frame and dynamic frames are displayed, and a server and database in which information about items are located and assembled into reports.

Fig. 4 illustrates the steps involved in the operation of one embodiment of the present invention.

Figs. 5A, 5B and 5C are screen shots showing an illustrative example of the operation of the present invention.

DETAILED DESCRIPTION OF THE INVENTION

Referring to Fig. 1, a typical browser window is shown incorporating an embodiment of the present invention is illustrated.

Below the browser tools bars 110 and 112, are positioned a navigation frame 114, and two dynamic frames 116 and 118. While these frames are shown stacked with respect to one another, it is to be understood that other layouts are possible in the spirit of the present invention.

5 On the left side of navigational frame 114 are two input slots 120 and 122 through which the user identifies the items, in this example Funds or Stocks, to be compared. The GO button initiates the information retrieval process through which reports for the designated funds are requested from a server and returned for display in the
10 dynamic frames 116 and 118.

 The particular portion of a report displayed in a dynamic frame is designated by the particular anchor link selected by the user in the anchor link section 124 of navigational frame 114. As illustrated in the example of Fig. 1, in heavier lines, Anchor Link E has been selected by
15 the user. In turn, the portion of the Fund 1 Report associated with anchor link E is shown displayed in dynamic frame 116, while the portion of the Fund 2 Report associated with anchor link E is shown displayed in dynamic frame 118. For example, anchor link E may be associated with the portions of each report which cover After Tax
20 Returns for the particular mutual funds. Thus, the user can compare, for the two designated mutual funds their After Tax Return information, all in one view, and without having to toggle or flip back and forth between windows.

 By clicking on a different anchor link in navigational frame 114,
25 for example on Anchor Link I, which may be assigned to Fees/Expenses for the funds, the user will be provided with the Fees/Expenses portion of the report for Fund 1 in dynamic frame 116, and the Fees/Expenses portion of the report for Fund 2 in dynamic frame 118. Although not shown in Fig. 1, it is to be understood that a scroll bar can be provided
30 in each of the dynamic frames 116 and 118, through which the user can

move around within the report being displayed for the particular fund in the frame.

It is to be understood that, although the examples provided in this description involve funds, mutual funds, stocks, etc., other items about which information is available in electronic form can be the subject of the present invention methodology and system. For example fact sheets on deals offered on an automobile model by two different automobile dealerships can be easily and efficiently compared using the present invention. The only requirement is that the various reports have sections on common subjects, and are modified to include the appropriate anchor link for each section.

Referring to Figs. 2 and 3, the above arrangement will now be described in greater detail. As described earlier, the items designated in slots 120 and 122 of navigational frame 114 result in reports for those items being obtained for displaying in the dynamic frames 116 and 118. However, it is the anchor link section 124 of navigational frame 114 through which the user designates the desired section of each report to be displayed for comparison purposes in dynamic frames 116 and 118. This is illustrated by the dashed lines depicting dynamic frames 116 and 118 being positioned over the portion of each of the report which correspond to anchor link E in Fig. 2.

Fig. 3 shows the client terminal 126 which displays the navigational and dynamic frames, and the resulting comparison 100 provided by the present invention. When the GO button is clicked in Fig. 1, the client terminal 126 sends out a request for the reports on fund 1 and fund 2. This request is received by server 128, which in turn constructs a frame set from information obtained from fund information database 130. After the frame sets have been assembled for each fund, the reports (frame sets) 132 and 134 are sent back to the client terminal 126.

Fig. 4 illustrates the above methodology. In block 136, the user designates funds and the feature to be compared. In step 138 the client terminal request the designated reports from the server 128. In step 140, the server 128 constructs the frame set and returns reports having
5 embedded anchor links. In step 142, the client browser executes a java script to pull designated linked portions into dynamic frames 116 and 118. Finally, in step 144, the user clicks on another anchor link in the navigational frame 114 to browse to another one of the available sections of information of the funds being compared. Because the
10 reports received from the server 128 are set up with anchor links embedded, it is a simple matter to quickly display the requested sections without having to go back to the server 128 for the desired information.

The pertinent code utilized to implement the above functionality in an internet browser, such as the Netscape browser manufactured by
15 NetScape Communications, of Mountain View, California, is provided as follows, wherein the lines preceded by double slashes "//" are comments:

```
//allows you to go to two frames at once
20 //javascript counts the frames in order starting with ), in case you're
   wondering why it's frame 2 and 3

function go(url,where,url2,where2){
   if (where == "_top") parent.top.location.href = url;
25   else if (where == "frame2") parent.top.frames[2].location.href =
url;
   if (where2 == "_top") parent.top.location.href = url2;
   else if (where2 == "frame3") parent.top.frames[3].location.href
= url2;
30
}
```

//script to auto load Fund Detail when this file loads, so it won't have to re-load it the

5 //first time you use the anchor-based navigation

javascript:go('/rootMFC09/MFCTmp/MFCTmpFundDetail.morph','frame2',
'/rootMFC09/MFCTmp/MFCTmpFundDetail.morph','frame3');

10

//script to call the Fund Detail templates(s) to the local links within the two separate frames

<TD VALIGN=top><A

15 HREF="javascript:go('/rootMFC09/MFCTmp/MFCTmpFundDetail.morph#
P','frame2', '/rootMFC09/MFCTmp/MFCTmpFundDetail.morph#P','frame3'
)">Performance

<A

20 HREF="javascript:go('/rootMFC09/MFCTmp/MFCTmpFundDetail.morph#
FC','frame2', '/rootMFC09/MFCTmp/MFCTmpFundDetail.morph#FC','fram
e3')">Fund Comparison

<A

25 HREF="javascript:go('/rootMFC09/MFCTmp/MFCTmpFundDetail.morph#
PQ','frame2', '/rootMFC09/MFCTmp/MFCTmpFundDetail.morph#PQ','fram
e3')">Performance Quartile</TD>

As will be readily understood by one skilled in Javascript and HTML programming, the function "go" allows the program to go to two frames, "frames[2]" and "frames[3]", at once. The javascript processes the user input from the navigational frame 114, and provides a response in each of the dynamic frames 116 and 118. The "response" for

30

"frames[2]" is that the frame 116 is navigated to the specified "url"; and the response for "frames[3]" is that the frame 118 is navigated to the specified "url2." The specified "url" and "url2" include the anchor link tag clicked on by the user in navigational frame 114, so that the portion of the reports associated with that anchor link tag are displayed in frames 116 and 118. This is the engine which drives multiple locations.

In accordance with the function "go," the variables "where" and "where2" are checked to see if they have a value indicating the top frame of the display. If that is the case, then the information displayed is obtained from the location "url" or "url2", respectively.

If, on the other hand, "where" has the value of "frame2", the program assigns to "parent.top.frames[2].location.href", for example, the value of "url" appearing in the argument of the function "go", and displays that information in dynamic frame 116. Likewise, if "where2" has the value of "frame3", the program assigns to "parent.top.frames[3].location.href", for example, the value of "url2" appearing in the argument of the function "go". The terms "frame[2]" and "frame[3]" are entries in a frame array.

The javascript portion beginning with "javascript:go(..." sets up the communication between the dynamic frames 116 and 118 and avoids another link each time a different anchor link is selected by the user. As indicated by the comments, this script auto loads the reports on the selected items, so that a re-load will not be needed the first time the anchor link based navigation is first used. It is to be noted that the argument has been set up for the "go" function.

The second part of the javascript, beginning with "<TD VALIGN=opt>< . . . " calls the desired portions of the reports into the dynamic frames. Shown in the code reproduced above are calls to three different anchor links: #P, #FC, and #PQ. In the example illustrated which is directed to information on mutual funds, "#P" is the anchor link tag corresponding to "performance" section of the reports; "#FC"

corresponds to the "fund comparisons" part of the reports; and "#PQ" corresponds to the "performance quartile" portion of the reports.

Figs. 5A, 5B and 5C are screen shots showing an illustrative example of the operation of the present invention. It is to be noted that while in this example the report for the same fund is shown in both dynamic frames, in actual use information for different funds will typically be presented in each dynamic frame. Fig. 5A shows the dynamic frames 116 and 118 displaying the "fund details" portion of the reports for the designated mutual fund GABSX. In practice, GABSX would be entered by the user in box 120, Fig. 1, and the name for a different fund would be entered by the user in box 122. The user would select one of the anchor tags 124, for example "after tax returns," in the navigational frame 114. In response to this selection, the "after tax returns" portion of the reports for the designated funds would be displayed in dynamic frames 116 and 118. See for example, Fig. 5B.

WHAT IS CLAIMED IS:

1. A method for comparing information from a plurality of items on a visual display, comprising the steps of
 - 5 (a) identifying with a common tag, passages in the information for each of the plurality of items which relate to substantially similar subject matter;
 - (b) providing a different display area in the visual display for each of the plurality of items; and
 - 10 (c) displaying in each of the display areas the passages from each of the plurality of items which are identified by a designated common tag.
2. The method of claim 1 wherein the plurality of items are
 - 15 securities and the information being compared is information about the securities.
3. The method of claim 1 wherein the information about the plurality of items is found in reports compiled for each of the plurality of items, and each of the common tags is an anchor link.
- 20 4. The method of claim 3 wherein the reports are compiled by an information server.
5. The method of claim 4 wherein the information server inserts the common tags into the reports.
6. The method of claim 4 wherein the information server is located
 - 25 remotely from the visual display.

7. A method of providing comparative information in a visual display about a plurality of items, wherein information about the plurality of items includes portions relating to common topics, and further wherein the portions on common topics are identified in the information by
- 5 identifying tags, the method comprising the steps of
- (a) providing a navigational frame;
 - (b) providing a plurality of dynamic frames;
 - (c) receiving in the navigational frame a user designation of the items to be compared;
 - 10 (d) displaying in each of the dynamic frames the items designated to be compared.
8. The method of claim 7 further including the steps of
- (a) receiving in the navigational frame a user designation of an identifying tag;
 - 15 (b) displaying in each of the dynamic frames the portion of the information on the designated items to be compared corresponding to the designated identifying tag.
9. The method of claim 7 further including the step of compiling the information about the plurality of items in a server located remotely
- 20 from the visual display.
10. The method of claim 9 further including the steps of
- (a) sending a request to the server for reports about the items designated in the navigational frame;
 - (b) compiling in the sever the requested reports; and
 - 25 (c) communicating the requested reports to the visual display.

11. The method of claim 10 wherein the compiling step includes the step of assembling frames for the reports corresponding to each of the portions on the common topics.

12. An apparatus for providing comparative information about a plurality of items, including
5 a visual display having an interactive navigational frame and a plurality of dynamic frames;
a server communicatively coupled to the visual display and storing information about the plurality of items;
10 wherein the server compiles reports in response to a user designation in the navigational frame of the items to be compared, and wherein the visual display displays in each of the dynamic frames the items designated to be compared.

13. The apparatus of claim 12, wherein the reports compiled by the sever comprise frames of information about the designated items in which each frame corresponds to portions of the information relating to common topics and include identifying tags.

14. The apparatus of claim 13, wherein in response to a user designation of an identifying tag the visual display displays in each of the plurality of dynamic frames the frames from the reports for the designated items corresponding to the designated identifying tag.

15. An application for displaying comparative information about a plurality of items on a visual display, comprising
a first routine which contacts an information server to
25 request reports on items designated by a user in a navigational frame on the visual display;

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a second routine which compiles the requested reports on the designated items including frame sets corresponding to common topics; and

- 5 a third routine which displays in each of a plurality of frames a frame set from each of the reports which corresponds to a common topic which is designated by the user in the navigational frame.

ABSTRACT OF THE DISCLOSURE

- A system and method for comparing information from different sources in which anchor links identifying categories of information are embedded within reports on a plurality of items to be compared, and in
- 5 which a plurality of dynamic frames are provided in a visual display, each frame displaying the portion of a report for a different one of the plurality of items to be compared, which portion corresponds to a designated common anchor link.

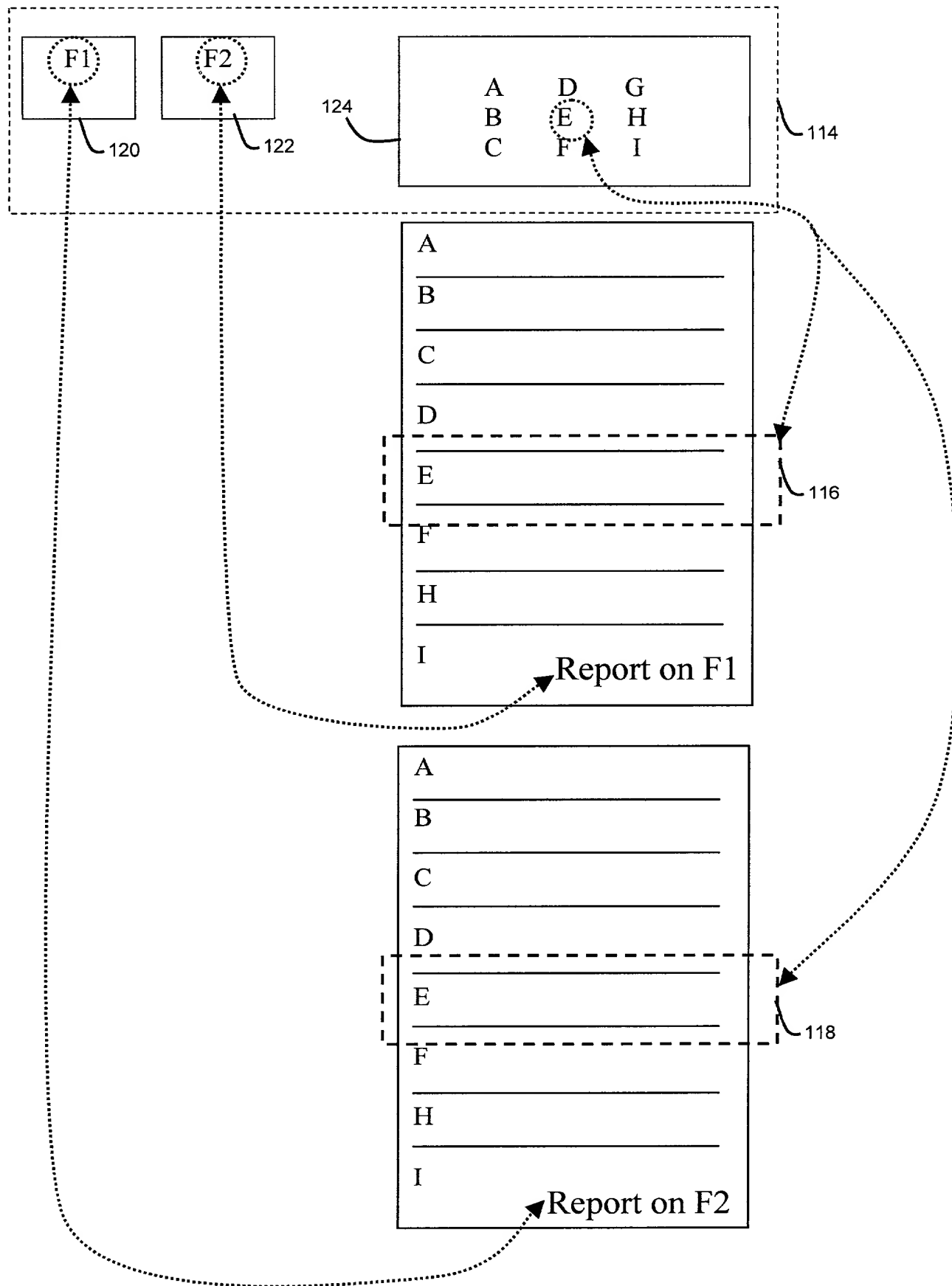


FIG. 2

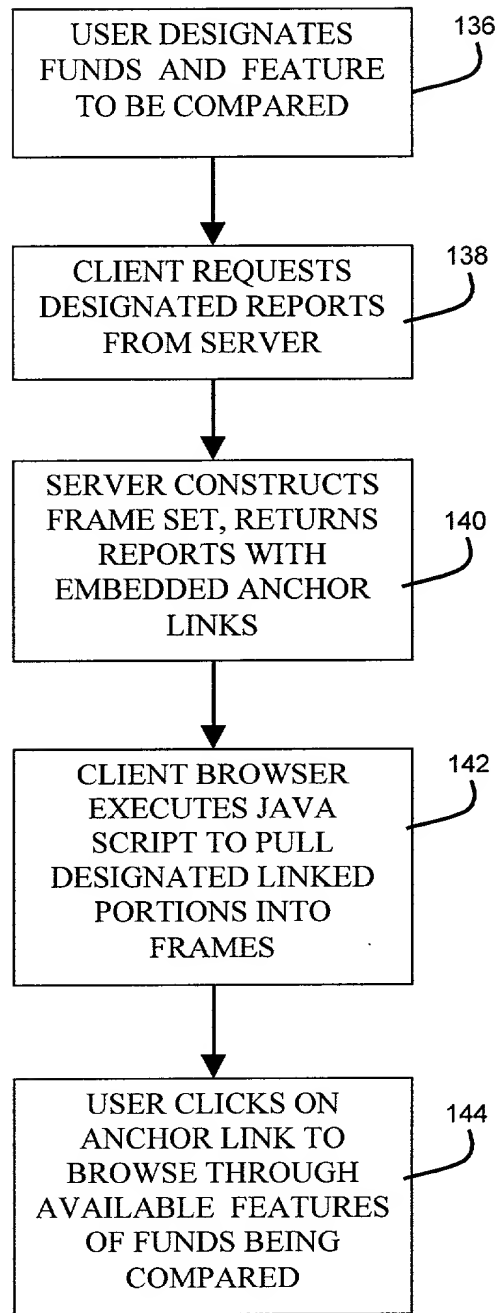


FIG. 4

Resources & Tools Procedures & Info Software

Choose a subject

Fund Comparison	After Tax Returns	Portfolio Breakdown	Fund Facts
Performance Quotile	Top Ten Holdings	Investment Minimums	Fund Company Info

Available to Customers on schwab.com

Gabelli Small Cap Growth (GABSX) NAV: 65.78, +.23

Morningstar Category: Small Blend

Morningstar Ratings

Overall Rating

This fund's rating of 2 stars (out of 5) indicates that its performance, when

adjusted for risk, is below average compared to other funds in its rating

Historical Return

Fund Details

Gabelli Small Cap Growth (GABSX) NAV: 65.78, +.23

Morningstar Category: Small Blend

Morningstar Ratings

Overall Rating
** Below Average

This fund's rating of 2 stars (out of 5) indicates that its performance, when

adjusted for risk, is below average compared to other funds in its rating!

Historical Return

Funds at Schwab

[illegible]

Microsoft Offi...	K. Kishan Chl...	Melicos...
The Schwab M...	Schwab M...	

Figure 1

151

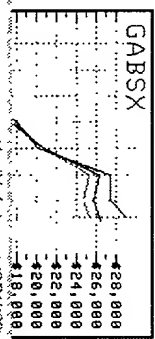
THE GSA

1991

[illegible]

FIG. 5A

Abstract



Total Return Chart About this chart

Status: Open



Total Return Chart About this chart

Status: Open

Docket No.

SCHW-800-(US)

Declaration for Patent Application

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

SYSTEM AND METHOD FOR COMPARING ATTRIBUTES OF DOCUMENTS

the specification of which (check one)



is attached hereto.



was filed on _____

as United States Application No. or PCT International Application No. _____

and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT international application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Priority Not
Claimed

(Number)

(Country)

(Filing Date)



(Number)

(Country)

(Filing Date)



(Number)

(Country)

(Filing Date)



I hereby claim the benefit under 35 U.S.C. Section 119(e) of any United States provisional application(s) listed below:

_____	_____
(Application Serial No.)	(Filing Date)
_____	_____
(Application Serial No.)	(Filing Date)
_____	_____
(Application Serial No.)	(Filing Date)

I hereby claim the benefit under 35 U.S.C. Section 120 of any United States application(s), or Section 365(c) of any PCT international application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. Section 112. I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, C.F.R., Section 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

_____	_____	_____
(Application Serial No.)	(Filing Date)	(Status)
		(patented, pending, abandoned)
_____	_____	_____
(Application Serial No.)	(Filing Date)	(Status)
		(patented, pending, abandoned)
_____	_____	_____
(Application Serial No.)	(Filing Date)	(Status)
		(patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Send Correspondence to:

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Direct Telephone Calls to:

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Sole or first inventor's signature	Date
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Full name of second inventor Darin Rock	
Second inventor's signature	Date
Residence San Francisco, California	
Citizenship	
Post Office Address 101 Montgomery St. SF 120KNY-21-341 San Francisco, California 94104	

Full name of third inventor Terri Wolf	
Third inventor's signature	Date
Residence Oakland, California	
Citizenship	
Post Office Address 101 Montgomery St. SF 120KNY-21-33 San Francisco, California 94104	